B1 (Official Form 1)(4/10)								
	States Bankr tern District of						Voluntary	Petition
Name of Debtor (if individual, enter Last, First, Lieckfelt, Timothy	Middle):			of Joint Deckfelt, D	_	e) (Last, First, I	Middle):	
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	3 years					Joint Debtor ir trade names):	the last 8 years	
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all) xxx-xx-9078	• • • • • • • • • • • • • • • • • • • •	Complete EIN	(if more	than one, state K-XX-8604	all) 1		axpayer I.D. (ITIN) N	No./Complete EIN
Street Address of Debtor (No. and Street, City, a 12224 Stephane Shelby Township, MI	and State):	ZIP Code	122	24 Stepl		r (No. and Stre	et, City, and State):	ZIP Code
		8315						48315
County of Residence or of the Principal Place of Macomb			Ма	comb		1	ce of Business:	
Mailing Address of Debtor (if different from stre	eet address):		Mailir	ng Address	of Joint Debt	tor (if differen	from street address)	:
		ZIP Code						ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):								
Type of Debtor		f Business			_	_	cy Code Under Wh	ich
(Form of Organization) (Check one box)	(Check	one box)				Petition is File	ed (Check one box)	
<u> </u>	☐ Single Asset Re	al Estate as c	lefined	☐ Chapt		☐ Cha	apter 15 Petition for I	Recognition
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.	in 11 U.S.C. § 1	01 (51B)		☐ Chapt		of a	Foreign Main Proce	eeding
☐ Corporation (includes LLC and LLP)	☐ Stockbroker			Chapt			apter 15 Petition for I	_
☐ Partnership	Commodity Bro	ker		☐ Chapt	er 13	OI a	Foreign Nonmain P	roceeding
Other (If debtor is not one of the above entities,	☐ Clearing Bank ☐ Other					Nature	of Debts	
check this box and state type of entity below.)		npt Entity					one box)	
		if applicable) exempt organ f the United	nization States	defined "incurr	l in 11 U.S.C. and individual decision of the line of	onsumer debts, § 101(8) as idual primarily f household purp	busin	ts are primarily ness debts.
Filing Fee (Check one box)	Check or	ne box:	l	Chap	oter 11 Debto	rs	
Full Filing Fee attached						ned in 11 U.S.C.		
☐ Filing Fee to be paid in installments (applicable to		☐ De Check if:		a small busi	ness debtor as	defined in 11 U.	S.C. § 101(51D).	
attach signed application for the court's considerati debtor is unable to pay fee except in installments. I Form 3A.		al De	btor's agg	\$2,343,300 (uding debts owed to ins on 4/01/13 and every thi	
Filing Fee waiver requested (applicable to chapter attach signed application for the court's consideration		st	ceptances	ng filed with of the plan v	this petition. were solicited process. S.C. § 1126(b).		one or more classes of c	reditors,
Statistical/Administrative Information ★: ☐ Debtor estimates that funds will be available	** Janet M. Ziulke	owski P60)633 ***	:		THIS	SPACE IS FOR COURT	USE ONLY
Debtor estimates that, after any exempt prop there will be no funds available for distributi	erty is excluded and a	administrativ		es paid,				
Estimated Number of Creditors		_		_	_			
1- <u>50</u> - <u>100</u> - <u>200</u> -	1,000- 5,001- 5,000 10,000	10,001-	⊒ 25,001- 50,000	50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million	\$50,000,001 to \$100 t	3100,000,001 o \$500 nillion	\$500,000,001 to \$1 billion				
Estimated Liabilities	millon		/11			1		
\$0 to \$50,001 to \$100,001 to \$500,001	\$1,000,001 \$10,000,001 to \$10	\$50,000,001 to \$100	o \$500	\$500,000,001 to \$1 billion	More than \$1 billion			
\$50,000 \$100,000 \$500,000 to \$1 10-52510-mbm De	to \$10 to \$50 million C Tiled O	4/16/10	nillion Ent	tered 0	4/16/10	09:46:52	Page 1 of	50

B1 (Official Form 1)(4/10) Page 2 Name of Debtor(s): Voluntary Petition Lieckfelt, Timothy Lieckfelt, Deborah (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Janet M. Ziulkowski April 16, 2010 Signature of Attorney for Debtor(s) (Date) Janet M. Ziulkowski P60633 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Filed 04/16/10 Entered 04/16/10 09:46:52

-Doc 1-

B1 (Official Form 1)(4/10)

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Timothy Lieckfelt

Signature of Debtor Timothy Lieckfelt

X /s/ Deborah Lieckfelt

Signature of Joint Debtor Deborah Lieckfelt

Telephone Number (If not represented by attorney)

April 16, 2010

Date

Signature of Attorney*

X /s/ Janet M. Ziulkowski

Signature of Attorney for Debtor(s)

Janet M. Ziulkowski P60633

Printed Name of Attorney for Debtor(s)

Ziulkowski & Associates, PLC

Firm Name

17001 Nineteen Mile Rd Suite 1-D

Clinton Township, MI 48038

Address

Email: jmz@zaplc.com

586-464-1640 Fax: 586-464-1641

Telephone Number

April 16, 2010

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

10-52510-mbm Doc 1 Filod 04/16/10-

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Lieckfelt, Timothy Lieckfelt, Deborah

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 \mathbf{X}

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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United States Bankruptcy Court Eastern District of Michigan

In re	Timothy Lieckfelt,		Case No		
	Deborah Lieckfelt				
-		Debtors	Chapter	7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	250,000.00		
B - Personal Property	Yes	4	81,485.17		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		468,228.93	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		27,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		133,308.02	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,243.94
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,029.57
Total Number of Sheets of ALL Schedu	ıles	22			
	T	otal Assets	331,485.17		
			Total Liabilities	628,536.95	

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Best Case Bankruptcy $\frac{10\text{-}52510\text{-mbm}}{\text{Software Copyright (c) }1996\text{-}2010\text{ -}Best Case Solutions -} \frac{1}{\text{Evanston, IL - www.bestcase.com}} \frac{10\text{-}52510\text{-mbm}}{\text{Filed }04/16/10}$

United States Bankruptcy Court

Eastern	n District of Michig	gan			
Timothy Lieckfelt, Deborah Lieckfelt		C	Case No		
	Debtors	, C	Chapter	7	
STATISTICAL SUMMARY OF CERT If you are an individual debtor whose debts are primarily a case under chapter 7, 11 or 13, you must report all infor Check this box if you are an individual debtor who report any information here. This information is for statistical purposes only under Summarize the following types of liabilities, as reporte Type of Liability Domestic Support Obligations (from Schedule E)	consumer debts, as define the consumer debts, as define the constant of the consumer that consumer the	ned in § 101(8) o	f the Bankruptcy	Code (11 U.S.C.§ 101	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)		27,000.00			
Claims for Death or Personal Injury While Debtor Was Intoxic (from Schedule E) (whether disputed or undisputed)	ated	0.00			
Student Loan Obligations (from Schedule F)		0.00			
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E		0.00			
Obligations to Pension or Profit-Sharing, and Other Similar Ob (from Schedule F)	ligations	0.00			
	TOTAL	27,000.00			
State the following:					
Average Income (from Schedule I, Line 16)		4,243.94			
Average Expenses (from Schedule J, Line 18)		5,029.57			
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)		4,243.94			
State the following:					
1. Total from Schedule D, "UNSECURED PORTION, IF ANY column	11			185,803.93	
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIOR column	ITY"	27,000.00			
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column				0.00	
4. Total from Schedule F				133,308.02	
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)				319,111.95	

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•	
In	re

Timothy Lieckfelt, **Deborah Lieckfelt**

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Residence	۵۰		.1	250,000.00	330,769.00
	Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Location: 12224 Stephane Dr Shelby Twp MI 48315

> Sub-Total > 250,000.00 (Total of this page)

250,000.00 Total >

Best Case Bankruptcy

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules) Entered 04/16/10 09:46:52 Page 6 of 50

In	re	Tim

othy Lieckfelt, **Deborah Lieckfelt**

Case No.		

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

rty Husband, Current Value of Wife, Debtor's Interest in Propert Joint, or without Deducting any Community Secured Claim or Exemption	Description and Location of Property	Type of Property	
		Cash on hand	1.
J 0.00	Bank Accounts Estimated balance at the time of filing.	accounts, certificates of deposit, or	2.
J 150.00	Bank Account: savings Location: Christian Financial Credit Union Shelby Twp MI	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	
		Security deposits with public utilities, telephone companies, landlords, and others.	3.
	Miscellaneous household goods and furnishings. Location: 12224 Stephane, Shelby Township MI	Household goods and furnishings, including audio, video, and computer equipment.	4.
- 150.00 p MI	Miscellaneous books pictures, etc. Location: 12224 Stephane, Shelby Township MI	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	5.
el - 600.00 p MI	Miscellaneous clothing and wearing apparel Location: 12224 Stephane, Shelby Township MI	Wearing apparel.	6.
- 1,200.00 p MI	Wedding Rings and other Misc. jewelry. Location: 12224 Stephane, Shelby Township MI	Furs and jewelry.	7.
J 150.00 p MI	Sports-Hobby: golf clubs and bag Location: 12224 Stephane, Shelby Township MI	Firearms and sports, photographic, and other hobby equipment.	8.
J 0.00	Term Life Insurance Policy 0 Cash Value / 0 Surrender Value	Name insurance company of each	9.
Н 0.00	Term Life Insurance Location: Golden Rule Lawrenceville,Illinois 62439	refund value of each.	
	\$0.00 Cash Value/ \$0.00 Surrender Value/ \$300,000.00 Benefit Amount		
р МІ	Location: 12224 Stephane, Shelby Township MI Term Life Insurance Policy 0 Cash Value / 0 Surrender Value Term Life Insurance Location: Golden Rule Lawrenceville,Illinois 62439 \$0.00 Cash Value/ \$0.00 Surrender Value/	and other hobby equipment. Interests in insurance policies. Name insurance company of each policy and itemize surrender or	

3 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

Sub-Total >

4,750.00

In re	Timothy Lieckfelt
	Deborah Lieckfelt

Case No.

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
	Term Life	J	0.00
	Location: American General Life Insurance Company		
	\$0.00 Cash Value/ \$0.00 Surrender Value/ \$50,000.00 Benefit Amount		
	Life Insurance	W	0.00
	Location: Henry Ford Health System Detroit, MI		
	\$0.00 Cash Value/ \$0.00 Surrender Value/ \$60,000.00 Benefit Amount		
10. Annuities. Itemize and name each issuer.	x		
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X		
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	pension Location: Central State Pension 9377 West Higgins Road Rosemont II,60018	н	0.00
	Retirement: Trinity Health Retirement Savings Location: Novi MI	Plan J	29,858.69
	Pension Location: MEtlife P.O. Box 10356 Des Moines,IA 50306-0356	w	3,671.89
	Retirement	J	5,923.82
	Location: Henry Ford Health System 1 Ford Place,4E Detroit,Mi 48202-3450		
	Retirement 403B Location: Metropolitan Life Ins Cmp P.O.Box 173764 Denver, Co 80217-3764	W	3,680.77

Sub-Total > (Total of this page)

43,135.17

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re	Timothy Lieckfelt
	Deborah Lieckfelt

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		T. John & sons Inc 12224 Stephane Drive Shelby Township MI 48315	J	0.00
			All Assets Secured by Security Agreement. Debts Exceed Value of business		
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			

0.00 Sub-Total >(Total of this page)

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

In re	Timothy Lieckfelt
	Deborah Lieckfelt

Case No.

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		Auto: 2005 Yukon 4 door 78,000 Location: 12224 Stephane, Shelby Township MI	J	9,700.00
			1999 jeep Location: 12224 Stephane, Shelby Township MI	J	675.00
			2007 nissan Location: 12224 Stephane, Shelby Township MI	J	4,875.00
			1999 Benson- Trailer Location: 12224 Stephane, Shelby Township MI	н	18,350.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 33,600.00 (Total of this page) Total > 81,485.17

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)
2 Page 10 of 50
Best Case Bankruptcy

In re

Timothy Lieckfelt

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled to (Check one box) 11 U.S.C. §522(b)(2) 11 U.S.C. §522(b)(3)			t to adjustment on 4/1.	mption that exceeds /13, and every three years thereaft. or after the date of adjustment.)
Description of Property	Specify Law Providin Each Exemption	_	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, C Bank Account: savings Location: Christian Financial Credit Union Shelby Twp MI	Certificates of Deposit 11 U.S.C. § 522(d)(5)		75.00	150.00
Household Goods and Furnishings Miscellaneous household goods and furnishings. Location: 12224 Stephane, Shelby Township MI	11 U.S.C. § 522(d)(3)		1,250.00	2,500.00
Books, Pictures and Other Art Objects; Collectible Miscellaneous books pictures, etc. Location: 12224 Stephane, Shelby Township MI	<u>s</u> 11 U.S.C. § 522(d)(3)		75.00	150.00
<u>Wearing Apparel</u> Miscellaneous clothing and wearing apparel Location: 12224 Stephane, Shelby Township MI	11 U.S.C. § 522(d)(3)		200.00	600.00
<u>Furs and Jewelry</u> Wedding Rings and other Misc. jewelry. Location: 12224 Stephane, Shelby Township MI	11 U.S.C. § 522(d)(4)		100.00	1,200.00
<u>Firearms and Sports, Photographic and Other Hob</u> Sports-Hobby: golf clubs and bag Location: 12224 Stephane, Shelby Township MI	bby Equipment 11 U.S.C. § 522(d)(5)		75.00	150.00
Interests in IRA, ERISA, Keogh, or Other Pension of Retirement: Trinity Health Retirement Savings Plan Location: Novi MI	or Profit Sharing Plans 11 U.S.C. § 522(d)(10)(E)		29,858.69	29,858.69
Retirement	11 U.S.C. § 522(d)(10)(E)		5,923.82	5,923.82
Location: Henry Ford Health System 1 Ford Place,4E Detroit,Mi 48202-3450				
Retirement 403B Location: Metropolitan Life Ins Cmp P.O.Box 173764 Denver, Co 80217-3764	11 U.S.C. § 522(d)(10)(E)		3,680.77	3,680.77
Automobiles, Trucks, Trailers, and Other Vehicles Auto: 2005 Yukon 4 door 78,000 Location: 12224 Stephane, Shelby Township MI	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)		3,112.50 439.50	9,700.00
1999 jeep Location: 12224 Stephane, Shelby Township MI	11 U.S.C. § 522(d)(2)		337.50	675.00
2007 nissan Location: 12224 Stephane, Shelby Township MI	11 U.S.C. § 522(d)(5)		2,437.50	4,875.00
		Total:	47,565.28	59,463.28

In re

Deborah Lieckfelt

Case No.

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafte.
■ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
□ 11 U.S.C. 8522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, C Bank Account: savings Location: Christian Financial Credit Union Shelby Twp MI	ertificates of Deposit 11 U.S.C. § 522(d)(5)	75.00	150.00
Household Goods and Furnishings Miscellaneous household goods and furnishings. Location: 12224 Stephane, Shelby Township MI	11 U.S.C. § 522(d)(3)	1,250.00	2,500.00
Books, Pictures and Other Art Objects; Collectibles Miscellaneous books pictures, etc. Location: 12224 Stephane, Shelby Township MI	<u>s</u> 11 U.S.C. § 522(d)(3)	75.00	150.00
Wearing Apparel Miscellaneous clothing and wearing apparel Location: 12224 Stephane, Shelby Township MI	11 U.S.C. § 522(d)(3)	400.00	600.00
<u>Furs and Jewelry</u> Wedding Rings and other Misc. jewelry. Location: 12224 Stephane, Shelby Township MI	11 U.S.C. § 522(d)(4)	1,100.00	1,200.00
<u>Firearms and Sports, Photographic and Other Hob</u> Sports-Hobby: golf clubs and bag Location: 12224 Stephane, Shelby Township MI	by Equipment 11 U.S.C. § 522(d)(5)	75.00	150.00
Interests in IRA, ERISA, Keogh, or Other Pension of Pension Location: MEtlife P.O. Box 10356 Des Moines,IA 50306-0356	or Profit Sharing Plans 11 U.S.C. § 522(d)(10)(E)	3,671.89	3,671.89
Automobiles, Trucks, Trailers, and Other Vehicles Auto: 2005 Yukon 4 door 78,000 Location: 12224 Stephane, Shelby Township MI	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	3,112.50 439.50	9,700.00
1999 jeep Location: 12224 Stephane, Shelby Township MI	11 U.S.C. § 522(d)(2)	337.50	675.00
2007 nissan Location: 12224 Stephane, Shelby Township MI	11 U.S.C. § 522(d)(5)	2,437.50	4,875.00

Total: 12,973.89 23,671.89

In re

Timothy Lieckfelt, **Deborah Lieckfelt**

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN		UNLLQULDAH	S	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx5488 Bac Home Loans Servici 450 American St Simi Valley, CA 93065		J	Opened 5/14/03 Residence: Location: 12224 Stephane Dr Shelby Twp MI 48315] T	T E D			
Account No. xxxxxxxxxxxx8001 Christian Financial Cr 18441 Utica Rd Roseville, MI 48066		w	Value \$ 250,000.00 Opened 1/31/08 Automobile				266,203.00	16,203.00
			Value \$ Unknown				11,479.00	Unknown
Account No. xxxxxxxxxxxxx0001 Citizens Bank 328 S Saginaw St Flint, MI 48502		J	Shelby Twp MI 48315					
Account No. xxxxxx8926	+	\vdash	Value \$ 250,000.00	-			64,566.00	64,566.00
First Place Bank 185 E Market Street Warren, OH 44481		J	Truck/ Trailer Loan 1999 Benson- Trailer Location: 12224 Stephane, Shelby Township MI					
			Value \$ 18,350.00				48,384.93	30,034.93
_1 continuation sheets attached			(Total of t	Subt		-	390,632.93	110,803.93

In re	Timothy Lieckfelt,	Case No.
	Deborah Lieckfelt	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	L W	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	QUIDA	D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Ť	ΙT			
Franklin Bank 24725 W. Twelve Mile Rd Southfield, MI 48034		J			ED			
			Value \$ 0.00	┸	L	Ш	75,000.00	75,000.00
Account No. xxxxxxxx8355			Opened 11/10/07					
G M A C 5400 Gateway Ctr Flint, MI 48507		н	Auto: 2005 Yukon 4 door 78,000 Location: 12224 Stephane, Shelby Township MI					
			Value \$ 9,700.00				2,596.00	0.00
Account No.			Value \$	_				
			Value \$	\dashv				
Account No.	\vdash	+	value \$	+	+	\vdash		
Account No.			Value \$					
Sheet 1 of 1 continuation sheets attac	he	d to		Sub			77,596.00	75,000.00
Schedule of Creditors Holding Secured Claims (Total of this page)					,000.00	. 5,555.00		
			(Report on Summary of S		Γota dule		468,228.93	185,803.93

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In	ra
111	10

Timothy	Lieckfelt,
Deborah	Lieckfelt

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this
total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. \S 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

■ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Timothy Lieckfelt,

Deborah Lieckfelt

Case No.		

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR ONTINGENT NL QU L DATED SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) Account No. xxx-xx-9078 2005 2007 2008 Income Tax back income taxes **Department of Treasury** 0.00 **Internal Revenue Service** Cincinnati. OH 45999-0030 J 27,000.00 27,000.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 27,000.00 27,000.00 Schedule of Creditors Holding Unsecured Priority Claims 0.00

(Report on Summary of Schedules)

27,000.00

27,000.00

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In re	Timothy Lieckfelt,
	Deborah Lieckfelt

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account Noxxxxxxxxxxxx7263	C O D E B T O R	Hu H W J C		CONTINGENT	S P U T E D	AMOUNT OF CLAIM
Po Box 297871 Fort Lauderdale, FL 33329		J				15,973.00
Account No. B II Enterprises LTD 4235 Fisher Hills Dr Romeo, MI 48065		J				20,000.00
Account No. xx5394 Beaumont Hospital Corporate Cash Processing PO Box 5042 Troy, MI 48007-5042		J	2006 Medical Bill Rt Hip Replacement			1,200.00
Account No. Bent Wrench 53410 Dequindre Rd Shelby Twp, MI 48316		J				683.05
continuation sheets attached			(Total of t	Subt		37,856.05

In re	Timothy Lieckfelt,	Case No.
	Deborah Lieckfelt	

	_				—	_	_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U)	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Q	U T F		AMOUNT OF CLAIM
Account No. xxxxxxxx0015			Opened 8/04/05	Т			Γ	
Chase Po Box 15298 Wilmington, DE 19850		J	ChargeAccount		E _D			2,483.00
Account No. xxxxxxxxxxxx9002			Opened 7/19/06 Last Active 12/12/09		П	Г	Т	
Christian Financial Cr 18441 Utica Rd Roseville, MI 48066		н						9,800.00
		L		1	igspace	Ļ	4	
Account No. DeBuck Construction 4735 22 Mile Rd Shelby Twp, MI 48317		J						1,600.00
Account No.					T	T	T	
DeBuck Properties LLC 4735 22 Mile Rd Shelby Twp, MI 48317		J						900.00
Account Noxx4140		H	Opened 11/29/01	t	\vdash	t	†	
Gemb/Jcp Po Box 984100 El Paso, TX 79998		w	ChargeAccount					573.00
Sheet no. 1 of 5 sheets attached to Schedule of		_		Sub	tota	ıl	†	4= 0=0 0=
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)) [15,356.00

In re	Timothy Lieckfelt,	Case No.
	Deborah Lieckfelt	

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	Ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx1946			Opened 10/30/05 Last Active 12/06/09	Т	E		
Gemb/Sams Club Dc Po Box 981400 El Paso, TX 79998		J			D		84.00
Account No.							
Gilberts Trucking Inc 45887 Mound Rd Utica, MI 48317		J					
							6,300.00
Account No.				+		\vdash	
Hayes Trucking Inc PO Box 439 Novi, MI 48376		J					3,790.12
Account No. xxxxxx2295			2007	-			
Huntington Bank PO Box 182232 Columbus, OH 43218		J	Line of Credit				49,335.94
Account No. T.Johns and Sons			Credit Account				
J&H Transportation, Inc. 37580 Mound Road Sterling Hgts., MI 48310		J					1,100.00
Sheet no. 2 of 5 sheets attached to Schedule of				Sub	ota	l	60 640 66
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	60,610.06

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Best Case Bankruptcy

In re	Timothy Lieckfelt,	Case No.
	Deborah Lieckfelt	

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CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	S	U	P	
MAILING ADDRESS	CODEBTOR	н		CONTL	DNLLQDL	S	
INCLUDING ZIP CODE,	В	W	CONSIDERATION FOR CLAIM. IF CLAIM	li.	Q	υ	
AND ACCOUNT NUMBER	0	C	IS SUBJECT TO SETOFF, SO STATE.	N G	ľ	E	AMOUNT OF CLAIM
(See instructions above.)	R	ľ		N G E N	DATED	D	
Account No.				Т	Ţ		
					Ď		
Joe Davis Crushing Inc							
25501 Sherwood		J					
Warren, MI 48091							
1741.7511, 1111.15551							
							2,124.24
							2,124.24
Account No.							
Larry Vohs Trucking							
39310 Eliot		J					
Clinton Township, MI 48036							
							2,063.16
Account No.				H			
- Account to							
Latigo & Green LTD							
2371 Graham Rd		J					
Imlay City, MI 48444							
lillay City, Wil 40444							
							4 500 00
							1,500.00
Account No.							
Matzak Excavators		١.					
53977 Van Dyke Ave		J					
Utica, MI 48316							
							2,195.00
Account No. xxxxx6880		T	Opened 12/01/06	T		Г	
			Collection Sprint				
Nco Fin /99				1			
Pob 41466		Н		1		l	
Philadelphia, PA 19101							
							889.00
		_				_	333.30
Sheet no. 3 of 5 sheets attached to Schedule of				Subt			8,771.40
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)]

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In re	Timothy Lieckfelt,	Case No.
	Deborah Lieckfelt	

		_		_	_	_		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu W J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	G	Q U I	DISPUTED		AMOUNT OF CLAIM
Account No. xxxxxx8684			Opened 7/20/02 ChargeAccount	'	E			
Nordstrom Fsb Po Box 6555 Englewood, CO 80155		w						1,075.00
Account No.		H		T	H	H	+	
Peter Tranchida 8150 Old Thirteen Mile Rd Ste 110 Warren, MI 48093		J						
								175.00
Account No.				T	\vdash	T	T	
Pontiac Crushed Cement 3448 West Eleven Mile Rd Berkley, MI 48072		J						
								645.01
Account No.		T		T		T	T	
Sprint PO Box 4191 Carol Stream, IL 60197-4191		J						
								800.00
Account No.		T		T	\vdash	T	\dagger	
Sunrise Grading Inc 53665 Grand River Ave New Hudson, MI 48165		J						
								7,019.50
Sheet no. 4 of 5 sheets attached to Schedule of				Subt			T	9,714.51
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	nac	re)	ıI	3,7 17.31

In re	Timothy Lieckfelt,	Case No.
	Deborah Lieckfelt	

	1 -					-	1
CREDITOR'S NAME,	CO	Hu	usband, Wife, Joint, or Community	CO	N	l D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDAT	D I S P U T E D	AMOUNT OF CLAIM
Account No.	1				Ė		
Weber International Tire 30121 Groesbeck Hwy PO box 563 Roseville, MI 48066		J					1,000.00
Account No.							
Account No.							
	1						
Account No.							
	1						
Account No.	T	T		H		T	
	1						
Sheet no. <u>5</u> of <u>5</u> sheets attached to Schedule of			S	Subt	ota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of the				1,000.00
· · · · · · · · · · · · · · · · · · ·					ota		
			(Report on Summary of Sc				133,308.02

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	n	ra
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Timothy Lieckfelt, **Deborah Lieckfelt**

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Sprint PO Box 4191 Carol Stream, IL 60197-4191

Verizon PO Box 15062 Albany, NY 12212-5062

Cell phone contract

expires 2011

Co-signer on son's Cell phone contract.

In re

Timothy Lieckfelt, **Deborah Lieckfelt**

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

In re Timothy Lieckfelt Deborah Lieckfelt

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE				
	RELATIONSHIP(S):	AGE(S):			
Married	None.				
Employment:	DEBTOR	T '	SPOUSE		
Occupation	-	Lead Medic	al Assistant		
•	Retired		Health System		
How long employed		18 years			
Address of Employer		Henry Ford	Macomb		
r		1 Ford Plac			
		Detroit, MI	48202-3450		
INCOME: (Estimate of average or p	projected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, salary, and	commissions (Prorate if not paid monthly)	\$	0.00	\$_	3,038.12
2. Estimate monthly overtime		\$	0.00	\$_	0.00
3. SUBTOTAL		\$	0.00	\$	3,038.12
4. LESS PAYROLL DEDUCTIONS		_			
a. Payroll taxes and social secu		\$	0.00	\$	434.66
b. Insurance	nty	Φ	0.00	\$ _ \$	328.99
c. Union dues		Φ	0.00	\$ -	0.00
	Insurance	Ψ \$	0.00	\$ <u>_</u>	13.63
	g Term Disability	 \$	0.00	\$ <u></u>	16.90
5. SUBTOTAL OF PAYROLL DED	OUCTIONS	\$	0.00	\$	794.18
6. TOTAL NET MONTHLY TAKE	HOME PAY	\$	0.00	\$	2,243.94
7 Regular income from operation of	business or profession or farm (Attach detailed sta	tement) \$	0.00	\$	0.00
8. Income from real property	outsiness of profession of farm (Fitteen detailed sta	s s	0.00	\$ -	0.00
9. Interest and dividends		\$	0.00	\$ -	0.00
10. Alimony, maintenance or suppor dependents listed above	t payments payable to the debtor for the debtor's us	e or that of	0.00	\$	0.00
11. Social security or government ass	sistance			_	
(Specify):		\$	0.00	\$_	0.00
			0.00	\$_	0.00
12. Pension or retirement income		\$	2,000.00	\$_	0.00
13. Other monthly income		¢	0.00	\$	0.00
(Specify):		 \$	0.00	\$ _ \$	0.00
		_ <u></u>		_	
14. SUBTOTAL OF LINES 7 THRO	DUGH 13	\$	2,000.00	\$_	0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)			2,000.00	\$_	2,243.94
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)			\$	4,243	3.94

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Timothy Lieckfelt Deborah Lieckfelt

Debtor(s)	

Case No.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. expenditures labeled "Spouse."	Comprete a separat	senedate of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,196.41
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes No _X		050.00
2. Utilities: a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$	150.00
c. Telephone	\$	140.00
d. Other See Detailed Expense Attachment	\$	264.16
3. Home maintenance (repairs and upkeep)	\$	75.00
4. Food	\$	600.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	375.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	119.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other	<u> </u>	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in plan)	n the	
a. Auto	\$	0.00
b. Other IRS Installment Payments	\$	385.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	150.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedul	les and, \$	5,029.57
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the following the filing of this document:	year	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I	\$	4,243.94
	\$	5,029.57
b. Average monthly expenses from Line 18 abovec. Monthly net income (a. minus b.)	φ	-785.63
c. Pronuny net income (a. illinus 0.)	J)	-, 00.00

Case No.	
-	

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other	Utility	Expenditures:
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cable,internet and house phone	\$	150.00
Allied Waste, every 3 months		14.16
home insurance	\$	100.00
Total Other Utility Expenditures		264.16

Other Expenditures:

Postage	\$ 15.00
Household cleaning supplies	\$ 10.00
Misc. Hair cuts, other misc. nec. exp	\$ 125.00
Total Other Expenditures	\$ 150.00

United States Bankruptcy Court Eastern District of Michigan

In re	Timothy Lieckfelt Deborah Lieckfelt		Case No.		
		Debtor(s)	Chapter	7	

	DECLARATI	ION CONCERNING DEB	TOR'S SCHEDULES
	DECLARATION UN	NDER PENALTY OF PERJUR	Y BY INDIVIDUAL DEBTOR
	leclare under penalty of perjury that I he true and correct to the best of my known		and schedules, consisting of24 sheets, and that
Date	April 16, 2010	Signature:	/s/ Timothy Lieckfelt
			Debtor
Date	April 16, 2010	Signature:	/s/ Deborah Lieckfelt
			(Joint Debtor, if any)
		[If joint of	case, both spouses must sign.]
I,	the [the president or other officer	or an authorized agent of the corp	OF A CORPORATION OR PARTNERSHIP coration or a member or an authorized agent of his case, declare under penalty of perjury that I
			al shown on summary page plus 1], and that
	e true and correct to the best of my kno		
Date	_	Signature:	
			[Print or type name of individual signing on behalf of debtor]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court Eastern District of Michigan

In re	Timothy Lieckfelt Deborah Lieckfelt		Case No.	Case No.	
		Debtor(s)	Chapter	7	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$8,428.32	SOURCE 2010 YTD Employment (H) \$000.00 (W)\$8,428.32
\$29,462.94	2009 AGI Employment (H) \$000.00 Employment (W) \$29,462.94
\$99,543.00	2008 AGI \$99,543.00
\$36,258.00	2007 AGI \$36,258.00

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$6,000.00 2010 Pension \$6,000.00 \$24,000.00 2009 Pension (H) \$24,000.00

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Bank of America Loans Servicing 450 American St Simi Valley, CA 93065	DATES OF PAYMENTS \$1,208.00 per month over last 3 months	AMOUNT PAID \$3,624.00	AMOUNT STILL OWING \$266,203.00
Citizens Bank 328 S. Saginaw St Flint, MI 48502	\$250.00 per month over last 3 months	\$750.00	\$64,566.00
GMAC 5400 Gateway Ctr Flint, MI 48507	\$226.00 per month over last 3 months	\$678.00	\$2,596.00
Christian Financial Credit Union 18441 Utica Road Roseville, MI 48066	\$336.00 per month over last 3 months	\$1,008.00	\$11,479.00
First Place Bank 185 E Market Street Warren, OH 44481	\$250.00 per month for last 3 months	\$750.00	\$48,384.93

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		AMOUNT	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING**

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

The Huntington National

Collection Bank

16th Circuit Court 40 N. Main St Mt. Clemens MI 48043 **Judament**

T John & sons Inc Deborah A. Lieckfelt

09-3579 PD

American Express Centurion Collection

41A District Court

Default Judgment

Bank

Timothy Lieckfelt

51660 Van Dyke Ave Shelby Township MI 48316

US 09-14962-GC

J & H Transportation Inc

Collection **41A District Court** **Pending**

T- Johns Trucking

40111 Dodge Park Rd Sterling Heights MI 48313

S 09 128846 SC

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

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Best Case Bankruptcy

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Ziulkowski & Associates, PLC 17001 Nineteen Mile Rd., Ste 1-d Clinton Township, MI 48038

Green Path Debt Solutions 38505 Country Club Dr Ste 210 Farmington, MI 48331 DATE OF PAYMENT,
NAME OF PAYOR IF OTHER
THAN DEBTOR
November 3, 2009

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

2,500.00

February 15, 2010 \$50.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

None

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

LAW

GOVERNMENTAL UNIT

NOTICE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

NOTICE LAW

GOVERNMENTAL UNIT

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

T. John & Sons Inc 38-3523484

ADDRESS 12224 Stephane Drive

Trucking

March, 2000

Shelby Township, MI 48315

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME **ADDRESS** The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

	19. Books, records and	l financial statements				
None		a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.				
Stepher Marcoir 1756 E.	AND ADDRESS n D. Opatich IV n Business Services Auburn Rd ster, MI 48307		DATES SERVICES RENDERED 2000 to current date			
17332 N	IcDonald Iormandy b, MI 48044		2002 to present			
None		viduals who within the two years immediately pre- or prepared a financial statement of the debtor.	ceding the filing of this bankruptcy case have audited the book			
NAME		ADDRESS	DATES SERVICES RENDERED			
None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.					
NAME Timothy	y Lieckfelt	12	DDRESS 224 Stephane Ica, MI 48315			
None		itutions, creditors and other parties, including met thin two years immediately preceding the comme	cantile and trade agencies, to whom a financial statement was neement of this case.			
NAME A	AND ADDRESS		DATE ISSUED			
	20. Inventories					
None	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.					
DATE O 1-29-20	F INVENTORY 10	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis) 32,000.00			
None	b. List the name and ad	dress of the person having possession of the record	ds of each of the two inventories reported in a., above.			
DATE 0 1-29-20	F INVENTORY 10	NAME AND RECORDS T. John & S	ADDRESSES OF CUSTODIAN OF INVENTORY			

12224 Stephene Dr Shelby Twp, MI 48315

21 . Current Partners, Officers, Directors and Shareholders

a. n u

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS **Deborah Liekfelt**

NATURE OF INTEREST

PERCENTAGE OF INTEREST

President

None b. I

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

Deborah Lieckfelt President

22 . Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

T. John & Sons

TAXPAYER IDENTIFICATION NUMBER (EIN) **38-3523484**

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	April 16, 2010	Signature	/s/ Timothy Lieckfelt	
			Timothy Lieckfelt	
			Debtor	
Date	April 16, 2010	Signature	/s/ Deborah Lieckfelt	
	_	C	Deborah Lieckfelt	
			Ioint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court Eastern District of Michigan

In re	Timothy John Lieckfelt		Case No.		_
	Deborah Ann Lieckfelt	Debtor(s)	Chapter	7	Ī

STATEMENT OF ATTORNEY FOR DEBTOR(S) PURSUANT TO F.R.BANKR.P. 2016(b)

The undersigned, pursuant to F.R.Bankr.P. 2016(b), states that Ziulkowski & Associates, PLC ("Firm") is the firm representing the Debtors(s) in this case and the undersigned is the lead attorney for same. The compensation paid or agreed to be paid by the Debtor(s) to the undersigned for a minimum professional fee of \$2,500.00 exclusive of the filing fee. The \$299.00 filing fee has been paid. Representation includes, and is limited to the following outlined in paragraphs 1 - 3:

- 1. Counseling you in and preparing
 - a. the Chapter 7 petition;
 - b. the statement of financial affairs;
 - c. the schedules of assets and liabilities;
 - d. the schedules of current income and expenditures;
 - e. calculate and prepare 1 means test Form 22A or 22C.
 - e. a statement of intention with respect to the retention or surrender of your property that secures any of your consumer debts and related matters;
- 2. counseling you with respect to the exemption for particular items or types of property.
- 3. attending one 341 hearing,

In the event, your bankruptcy involves additional, supplemental or extra ordinary services outside those listed in paragraphs 1 – 3, or if the time involved in your case exceeds 9.10 hours, you agree to pay all professional fees at the billing attorney's hourly rate. Attorneys billing rates range from \$165.00 per hour to \$275.00, Janet Ziulkowski's hourly rate is \$275.00 per hour and \$150.00 per hour for all other attorneys of the firm. Jennifer L. Schmidt (P53533) or Ann Mahaffy-Bickley (P62142), Amy Muszall (P64935)may appear for purposes of 341 hearings only. Client further agrees to pay any reimbursable expenses, such as, and without limitation, photocopying, telephone calls, mileage, paralegal fees ranging from \$\$75.00 to \$135.00 per hour, any additional fees such as parking, postage, delivery and service, etc.

Client has not retained the Firm or any of its attorneys to represent him/her in matters outlined in paragraphs A. - F. Under no circumstances shall Attorney or Firm be required under this Agreement to:

- A. Represent Client in an Appeal of any decision;
- B. Represent Client in a Motion for Reconsideration or modification;
- C. Represent Client in any proceedings in any other lawsuits, actions or other proceedings arising out of his/her conduct in this case, or any other case.
- D. Represent Client in any adversarial proceeding.
- E. Represent Client at a 2004 exam.
- F. Represent Client at hearing to allow entry of Reaffirmation Agreement.

You acknowledge and agree that you may be required to pay fees in advance of services and/or provide the Firm with a retainer in advance of any additional or supplemental services being performed upon request. In addition, you understand and agree you will be required to pay your invoices upon receipt and as billed for any reimbursable expenses, and/or additional or supplemental services, which may be required to be paid in advance at the discretion of the Firm. You understand and agree that you may be required to replenish your retainer as required and determined by the Firm at its sole discretion. You understand that if you fail to pay the retainer as requested or the Firm's itemized invoice for any additional or supplemental services immediately, the Firm may petition the court to withdraw from any further representation in your case or in any proceeding or matter arising in the case, in any appeal, or other matter the Firm may be providing representation.

You understand and acknowledge that that the Firm or its attorneys, agents, employees or representatives have made no guarantees or warranties about the ultimate successful outcome of your bankruptcy or any related proceeding, nor have there been any guarantees or warranties made promising that your petition will be filed on or by a specified date, even if the Debtor(s) property is subject to foreclosure, repossession, or seizure, and the Firm makes not promises, warranties, guarantees or representations as to the outcome of the bankruptcy, and all expressions made by me or any attorney, employee, agent or representative of the Firm relative thereto are matters of opinion only. You also understand and acknowledge that a no asset estate may become an asset estate and the Trustee may liquidate certain property of the Debtor(s) for the benefit of creditors.

YOU UNDERSTAND AND ACKNOWLEDGE THAT THE AUTOMATIC STAY DOES NOT TAKE EFFECT, IF AT ALL, UNTIL YOUR PETITION IS FILED WITH THE COURT, AND UNTIL SUCH TIME, YOUR CREDITORS MAY TAKE LEGAL ACTION TO COLLECT ANY DEBTS FROM YOU, INCLUDING, WITHOUT LIMITATION, FILING

LAW SUITS, GARNISHING YOUR WAGES, SEIZING, FORECLOSING UPON, AND/OR REPOSSESSING PROPERTY, ETC. THE FIRM MAKES NO REPRESENTATIONS OR WARRANTIES AS TO WHEN YOUR PETITION WILL BE FILED WITH THE COURT.

You also acknowledge, understand and agree, that you will provide the Firm with all necessary and otherwise requested documentation and information to complete your petition, and you warrant that such information will be complete, accurate and truthful. Furthermore, you agree to cooperate with the Firm in any manner necessary to complete your petition. You understand and acknowledge that should you fail to completely and accurately disclose your assets, liabilities and related disclosures, you could be subject to federal criminal charges for bankruptcy fraud and your discharge could be denied or revoked.

Debtor(s) have been advised that, pursuant to Local Bankruptcy Rule 2003-2, Debtor(s) are required to bring to the 341 hearing / First Meeting of Creditors all of the following:

- 1. DRIVERS LICENSE, SOCIAL SECURITY CARD:
- 2. LAST 4 YEARS TAX RETURNS:
- 3. ALL PAY STUBS AND PAYMENT ADIVISES FOR THE LAST 60 DAYS PRIOR TO FILING YOUR PETITION:
- 4. ALL RECORDED DEEDS, MORTGAGES, EQUITY LINES OF CREDIT FOR ALL REAL PROPERTY. You can get these documents from the Register of Deeds for the county where your real property is located;
- 5. MOST RECENT SEV TAX STATEMENT, APPRAISAL FOR REAL PROPERTY;
- 6. STATEMENTS SHOWING BALANCES FOR ALL MORTGAGES AND EQUITY LINES OF CREDIT;
- 7. STATEMENTS SHOWING BALANCES OF 401K, 403B, IRA, AND OTHER RETIREMENT ACCOUNTS AND INVESTMENTS:
- 8. Financial Statement for the 6 months preceding your bankruptcy petition;
- 9. DIVORCE JUDGMENTS:
- 10. TITLES FOR ALL VEHICLES
- 11. PROOF OF CREDIT COUNSELING.

Debtor(s) acknowledge and agree to provide these documents to the Firm prior to filing their petition, but also acknowledge and understand that they must also bring these documents to the 341 hearing. Debtor(s) will not rely on the Firm or its attorneys to bring these documents to the 341 hearing and understand that is the Debtor(s) duty to bring these documents to the 341 hearing.

FAILURE TO BRING ANY OF THE ABOVE REFERENCED DOCUMENTS TO YOUR 341 HEARING MAY RESULT IN ADDITIONAL COSTS TO YOU, ADJOURNMENT OF YOUR HEARING, AND/OR DISMISSAL OF YOUR CASE.

Debtor(s) understand, acknowledge and agree that:

- 1. They are to supply the Trustee, attorney and Firm with all documentation requested;
- 2. **PRE-PETITION CREDIT COUNSELING REQUIRED:** Client(s) are to obtain credit counseling within 180 days prior to filing their petition, from an approved credit-counseling agency. The debtor(s) acknowledge that the Firm has provided them with a list of approved list credit counseling agencies and that he/she understands what is required. If there are two debtors, each debtor MUST get their own credit-counseling certificate. If you have previously obtained the certificate more than 180 days prior to filing, you will need to re-take the credit-counseling course and obtain new certification.
- 3. **POST-PETITION FINANCIAL MANAGEMENT COURSE REQUIRED:** Client(s) are also required to take a financial management course, from an approved agency, within 45 days of your first meeting of creditors. In addition, you understand that you must provide your certificate of completion to the firm along with your affidavit no later than 7 days after your first meeting of creditors to allow the Firm enough time to file same. The debtor(s) acknowledge that the Firm has provided them with a list of approved list financial management agencies and that he/she understands what is required. Failure to take the financial management course and file the certificate and affidavit with the court may result in your case being closed without discharge or dismissal of your case. If this occurs, the stay will be lifted and your creditors may seek all remedies available at law and equity.
- 4. Debtor(s) have a duty to thoroughly review their petitions, schedules, statement of financial affairs and all other documents prior to signing and to notify the Firm of any inaccuracies, or omissions so that those documents can be revised to accurately reflect the debtor(s) current financial status.

- 5. Failure to provide the Firm with the correct address for each creditor could result in that debt NOT being discharged, and Debtor may be required to repay that debt. Frequently, creditors addresses change without notice and it is Debtor(s) obligation to ensure that the Firm has the most current address for bankruptcy purposes. Debtor(s) shall provide the Firm with the most current and correct address for each creditor.
- 6. Debtor(s) have a duty to fully disclose all income, assets and liabilities, and have valued all assets to the best of the Debtor(s) ability.
- 7. The Trustee has a duty to investigate and liquidate non-exempt assets for the benefit of creditor(s).
- 8. A no asset case may become an asset case and the Debtor(s) have a duty to cooperate with the requests of the Trustee. The Trustee may continue investigating your assets even after you are discharged. If after discharge, the Trustee determines that you mislead, or made fraudulent claims on your petition and schedules, he may ask the court to revoke your discharge. In addition, even after the debtor has been discharged, the Trustee may recover property from the estate.
- 9. Even after discharge, the Trustee, creditors, or other interested parties may seek to have your discharge revoked should they establish the debtor obtained his/her discharge through, without limitation, fraud, misrepresentation, or other wrongful acts of the debtor.
- 10. The U.S. Trustee has a right to audit your case after you have been discharged. He/she may require you to provide documentation, without limitation, pay advices, bank statements for 1 year prior to bankruptcy filing, tax returns, and explanations of income, expenses, deposits, checks, etc. Failure to provide this information and/or the discovery of false or misleading information in your bankruptcy documents could result in a revocation of your discharge and/or criminal charges being filed against you.
- 11. Attorney and/or the Firm has been retained to assist Debtor(s) in obtaining a discharge of certain debts. Debtor(s) understand and acknowledge that certain debts are non-dischargeable, including without limitation, student loans, alimony/child support, divorce related property settlements, most taxes, debts incurred as a result of drunk driving/intoxication, fraud, conversion and other torts.
- 12. Attorney and/or the Firm cannot and makes no representation that he/she/it can clear up a credit report. Debtor(s) understand and acknowledge that if funds are on deposit at a Bank, Credit Union or other financial institution to which the Debtor(s) owe money, those funds may be "frozen" and/or seized upon filing the petition.
- 13. Debtor(s) agrees that should the attorney or Firm recover funds garnished pre-petition, that the attorney contingency fee shall be one half of the amount recovered.
- 14. Debtor(s) must maintain all insurance as required by law or contract and continue to make payments on assets the Debtor(s) wish to retain, i.e. mortgage payment, car payment, etc. Failure to do so may result in foreclosure or repossession of the asset.
- 15. Filing a bankruptcy case under chapter 7 of the bankruptcy code will NOT save real property from a foreclosure sale, or repossession of secured property.
- 16. All due but not filed tax returns must be filed.
- 17. All fees set forth herein are subject to change without notice, and, where applicable, debtor agrees to pay any increases in same.
- 18. Debtor(s) acknowledge receiving a copy of the Agreement.
- 19. Debtor(s) consent to the Firm and/or attorney disposing of his/her physical file, including all documents, two years after the end of the representation. Client grants an attorney's lien to the Firm in all property created with Firm/Attorney's efforts, specifically including, without limitation, any funds paid to or by the Trustee.
- 20. Client authorizes any check from the Trustee or any third party in Client's name to be deposited in the Firm's trust account, to be divided between Client and Firm, Client to be paid balance remaining after Attorney fees are paid.
- 21. Debtors MUST continue payments on mortgages or car notes debtor wishes to keep.
- 22. Failure to execute a reaffirmation agreement or lease assumption agreement could result in repossession or foreclosure of your property. Debtor's attorney's may refuse to sign such agreements if he/she, at his/her sole discretion determines that signing such an agreement would result in an undue financial hardship on the Debtor. However, Debtor may ask the court to allow such an agreement by motion.
- 23. Pursuant to U. S. Treasury Department Regulation 31 CFR Part 10, section 10.35, be advised that, unless

otherwise expressly indicated, any federal tax advice contained in this document, including attachments, is not intended or written to be used, and may not be used, for the purpose of (i) avoiding penalties that may be imposed on the taxpayer under the Internal Revenue Code of 1986 as amended or (ii) promoting, marketing or recommending to another party any tax-related matters addressed herein.

ACKNOWLEDGMENT

The undersigned acknowledges having read and understood the terms and conditions set forth herein. The undersigned further acknowledges their duties and obligations as outlined herein and that we/I have received a copy of this Agreement and agree to the terms and conditions set forth above.

The source of payments to the Firm, for compensation, was from Debtors earnings, or wages.

DEBTOR(S) ACKNOWLEDGES(S) HAVING READ, UNDERSTOOD AND AGREED TO ABOVE TERMS.

/s/ Timothy John Lieckfelt	/s/ Deborah Ann Lieckfelt		
Debtor: Timothy John Lieckfelt	Debtor: Deborah Ann Lieckfelt		

The undersigned has not shared or agreed to share, with any other person, other than members of the undersigned's firm, corporation, or attorneys with an of counsel relationship, any compensation paid or to be paid.

Ziulkowski & Associates, PLC

/s/ Janet M. Ziulkowski by: Janet M. Ziulkowski (P60633) 17001 Nineteen Mile Rd., Ste 1-D Clinton Township MI 48038 Tel. (586) 464-1640

Fax. (586) 464-1641 jziu@comcast.net

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MICHIGAN

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court Eastern District of Michigan

In re	Timothy Lieckfelt Deborah Lieckfelt		Case No.	
		Debto	or(s) Chapter	7
			O CONSUMER DEBTOR ANKRUPTCY CODE	$\mathcal{C}(\mathbf{S})$
Code.	I (We), the debtor(s), affirm that I (we) have red	ertification of ceived and read		by § 342(b) of the Bankruptcy
	hy Lieckfelt rah Lieckfelt	X	/s/ Timothy Lieckfelt	April 16, 2010
Printe	d Name(s) of Debtor(s)	-	Signature of Debtor	Date
Case N	No. (if known)	X	/s/ Deborah Lieckfelt	April 16, 2010
		-	Signature of Joint Debtor (if any)) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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Best Case Bankruptcy

United States Bankruptcy Court Eastern District of Michigan

In re	Deborah Lieckfelt		Case No.	
		Debtor(s)	Chapter	7
	VED	IFICATION OF CREDITOR	MATDIV	
	VER	IFICATION OF CREDITOR	MAIKIA	
The ab	ove-named Debtors hereby verify	that the attached list of creditors is true and c	correct to the best of	of their knowledge.
Date:	April 16, 2010	/s/ Timothy Lieckfelt		
		Timothy Lieckfelt		
		Signature of Debtor		
Date:	April 16, 2010	/s/ Deborah Lieckfelt		
Date:	April 16, 2010	/s/ Deborah Lieckfelt Deborah Lieckfelt		

Timothy Lieckfelt

16th Circuit Court (09-3579 PD) 40 N. Main Mount Clemens, MI 48043

41 A District Court (S 09 128846 sc) 40111 Dodge Park Rd Sterling Heights, MI 48313

41 A District Court US 09-14962 GC 51660 Van Dyke Shelby Twp, MI 48316

Amex Po Box 297871 Fort Lauderdale, FL 33329

B II Enterprises LTD 4235 Fisher Hills Dr Romeo, MI 48065

BAC Home Loans PO Box 650070 Dallas, TX 75265

Bac Home Loans Servici 450 American St Simi Valley, CA 93065

Beaumont Hospital Corporate Cash Processing PO Box 5042 Troy, MI 48007-5042

Bent Wrench 53410 Dequindre Rd Shelby Twp, MI 48316

Cardmember Services PO Box 94014 Palatine, IL 60094-4014

Chase Po Box 15298 Wilmington, DE 19850 Christian Financial Cr 18441 Utica Rd Roseville, MI 48066

Citizen Bank PO BOx 1790 Flint, MI 48501

Citizens 101 N. Washington Saginaw, MI 48607

Citizens Bank 328 S Saginaw St Flint, MI 48502

DeBuck Construction 4735 22 Mile Rd Shelby Twp, MI 48317

DeBuck Properties LLC 4735 22 Mile Rd Shelby Twp, MI 48317

Department of Treasury Internal Revenue Service Cincinnati, OH 45999-0030

First Place Bank 185 E Market Street Warren, OH 44481

First Place Bank PO Box 1857 Warren, OH 44482

Franklin Bank 24725 W. Twelve Mile Rd Southfield, MI 48034

G M A C 5400 Gateway Ctr Flint, MI 48507 Gemb/Jcp Po Box 984100 El Paso, TX 79998

Gemb/Sams Club Dc Po Box 981400 El Paso, TX 79998

Gilberts Trucking Inc 45887 Mound Rd Utica, MI 48317

GMAC Payment Processing Center PO Box 9001951 Louisville, KY 40290

Hayes Trucking Inc PO Box 439 Novi, MI 48376

Huntington Bank PO Box 182232 Columbus, OH 43218

Huntington National Bank PO Box 182232 Columbus, OH 43218

Internal Revenue Service PO BOx 21126 Philadelphia, PA 19114-0326

IRS Department of Treasury Internal Revenue Service Kansas City, MO 64999

IRS District Counsel***
477 Michigan Ave Ste 1870
Stop 31
Detroit, MI 48226

J&H Transportation, Inc. 37580 Mound Road Sterling Hgts., MI 48310

JcPenney PO Box 960090 Orlando, FL 32896

Joe Davis Crushing Inc 25501 Sherwood Warren, MI 48091

Larry Vohs Trucking 39310 Eliot Clinton Township, MI 48036

Latigo & Green LTD 2371 Graham Rd Imlay City, MI 48444

Matzak Excavators 53977 Van Dyke Ave Utica, MI 48316

Nco Fin /99 Pob 41466 Philadelphia, PA 19101

Nordstrom Fsb Po Box 6555 Englewood, CO 80155

Nordstrom FSB Colorado Service Center PO Box 6565 Englewood, CO 80155

Peter Tranchida 8150 Old Thirteen Mile Rd Ste 110 Warren, MI 48093

Pontiac Crushed Cement 3448 West Eleven Mile Rd Berkley, MI 48072

Sprint PO Box 4191 Carol Stream, IL 60197-4191 Sunrise Grading Inc 53665 Grand River Ave New Hudson, MI 48165

Verizon PO Box 15062 Albany, NY 12212-5062

Weber International Tire 30121 Groesbeck Hwy PO box 563 Roseville, MI 48066

Weltman, Weinberg & Reis Co LPA 2155 Butterfield Dr Ste 200-S Troy, MI 48084

Zwicker & Associates PC 320 E. Big Beaver Ste 100 Troy, MI 48083